

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Robert E. Starankovic, Jr.  
 Celeste M Starankovic  
 Debtors

Case No. 15-10960-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jun 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 04, 2020.

db/jdb +Robert E. Starankovic, Jr., Celeste M Starankovic, 1606 Earlington Road,  
 Havertown, PA 19083-2517  
 13534243 +Cavalry SPVI LLC assignee Capital One Bank USA, NA, Bass Associates PC,  
 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083  
 13475864 PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946,  
 Harrisburg, PA 17120-0946  
 13553707 +PNC Bank, National Association, Attn: Bankruptcy Department, 3232 Newmark Department,  
 Miamisburg, OH 45342-5421  
 13475866 +Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: megan.harper@phila.gov Jun 03 2020 03:01:49 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 03 2020 03:01:26  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 03 2020 03:01:39 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13529204 +E-mail/Text: bncmail@w-legal.com Jun 03 2020 03:01:35 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 13562669 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jun 03 2020 03:01:11 Citizens Bank,  
 443 Jefferson Blvd, RJW 135, Warwick RI 02886  
 13475856 E-mail/Text: megan.harper@phila.gov Jun 03 2020 03:01:49 City Of Philadelphia,  
 Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102  
 13516899 EDI: ECAST.COM Jun 03 2020 06:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 13475862 EDI: IRS.COM Jun 03 2020 06:53:00 I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346  
 13545252 EDI: PRA.COM Jun 03 2020 06:53:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13527133 EDI: Q3G.COM Jun 03 2020 06:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 13488072 EDI: WFFC.COM Jun 03 2020 06:53:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
 Irvine, CA 92623-9657  
 13914422 EDI: ECAST.COM Jun 03 2020 06:53:00 eCAST Settlement Corporation, PO Box 29262,  
 New York NY 10087-9262

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 04, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2020 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor PNC Bank, National Association  
 agornall@kmlawgroup.com, bkggroup@kmlawgroup.com  
 KEVIN G. MCDONALD on behalf of Creditor PNC Bank, National Association bkggroup@kmlawgroup.com  
 MARISSA M. O'CONNELL on behalf of Creditor City of philadelphia marissa.o'connell@phila.gov,  
 karena.blaylock@phila.gov  
 MATTEO SAMUEL WEINER on behalf of Creditor PNC Bank, National Association  
 bkggroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

MICHAEL A. CATALDO2 on behalf of Debtor Robert E. Starankovic, Jr. ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CATALDO2 on behalf of Joint Debtor Celeste M Starankovic ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Joint Debtor Celeste M Starankovic ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
MICHAEL A. CIBIK2 on behalf of Debtor Robert E. Starankovic, Jr. ecf@ccpclaw.com,  
igotnotices@ccpclaw.com  
REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association  
bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A. d/b/a Wells Fargo Dealer  
Services ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigeef@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer  
Services, Inc. ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigeef@gmail.com  
TOTAL: 14

<b>Information to identify the case:</b>			
Debtor 1	<b>Robert E. Starankovic Jr.</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Celeste M Starankovic</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>15-10960-amc</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert E. Starankovic Jr.

Celeste M Starankovic

6/1/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**